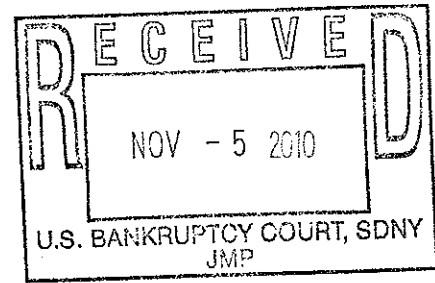


UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK



-----x

IN RE: : Chapter 11

BNC MORTGAGE LLC,
DEBTOR, : Under Case No.: 09-10137 (JMP)

IN RE: : Chapter 11

LEHMAN BROTHERS HOLDINGS INC., ET AL.,
DEBTOR, : Under Case No.: 08-13555 (JMP)

LEHMAN BROTHERS DERIVATIVE PRODUCTS INC.,
DEBTOR, : Under Case No.: 08-13899 (JMP)

LEHMAN BROTHERS OTC DERIVATIVES INC.,
DEBTOR, : Under Case No.: 08-13893 (JMP)

-----x

: AFFIDAVIT OF DEBORAH E. FOCHT,
: CREDITOR

TO THE HONORABLE JAMES M. PECK,
UNITED STATES BANKRUPTCY JUDGE:

**CREDITOR'S OBJECTION TO NOTICE OF DEBTORS' FORTIETH OMNIBUS
OBJECTION CLAIMS (LATE-FILED CLAIMS)
AND
MOTION TO COMPEL PRODUCTION OF ALL DOCUMENTS AND AGREEMENTS
IN POSSESSION OF BNC MORTGAGE LLC, LEHMAN BROTHERS HOLDINGS
INC., ETAL, PURSUANT RULE 2004 OF THE FEDERAL RULES OF BANKRUPTCY
PROCEDURE**

The Creditor, Deborah E. Focht, hereby files her response and motion pursuant to rule 2004 of the United States Code (the "Bankruptcy Code"), of the Federal Rules of Bankruptcy Procedure regarding her claims and statements dated September 22, 2009 and amended October 21, 2009, and in support, states the following:

1. On October 27, 2010, 10 a.m., a hearing was heard for the "Notice of Debtors' Fortieth Omnibus Objection Claims (Late-Filed Claims)" against BNC Mortgage LLC (a.k.a. "BNC Mortgage, Inc"), as a subsidiary of Lehman Brothers Holdings Inc. (hereinafter "LBHI") or as ("Debtors").

2. The Creditor did not respond because the Debtors only sent objections to claim numbers 34380 and 42914 and did not object to her other claims filed, which lead the Creditor to believe these claims were accepted, however, after the Creditor contacted counsels for the Debtors and due to the confusion, the Creditor was provided this extension time to respond to the Debtors late filing claim objections.
3. The Creditor sent her Statement In Support Of Proof of Claim in this case on September 22, 2009 and her revised claims on October 21, 2009.
4. The Creditor does not have access to the PACER Service Center and the Creditor relied on, but was unable to upload her first claim and documents on the Epiq Systems, Inc. ("Epiq") designated access website, which stated: "Proofs of claim will be deemed timely filed only if actually received by Epiq Systems, Inc. or the Court on or before September 22, 2009 at 5:00 p.m. Eastern Time. Proofs of claim may not be delivered by facsimile, telecopy, or electronic mail transmission." However, the Creditor emailed Epiq of the problem and an Epiq Representative called the Creditor and said that if she sent the claim that Epiq would file it with the court so that there would not be any duplicates for the creditor to delete, in which the Creditor sent via overnight express mail.
5. The claim was also sent the attached email Epiq Bankruptcy Solutions, LLC and to the Debtor's Counsel To: LehmanTeam@weil.com Cc: Atty Diane Harvey Sent: Tuesday, September 22, 2009 4:48 PM, which was the due date.
6. The Creditor timely amended her Proof of Claim, Statements and Motions and uploaded the Questionnaire on October 18, 2009 as requested, after this court ordered a rescheduled bar date deadline of October 21, 2009 regarding derivative securities. (see attached Debtors "Acknowledgement of Receipt of Proof of Claims")
7. The Creditor filed precautionary claims in advance because of a wrongful foreclosure action that was commenced on January 15, 2008, by Wells Fargo Bank Minnesota, National Association, As Trustee, In Trust For The Holders of Structured Asset Securities Corporation – Amortizing Residential Collateral Trust Mortgage Pass Through Certificates, Series 2002-BC10, ("WFBT") in the state court under Case No: 2008 CA 000791 SC.
8. WFBT filed its action after the loan servicing company, Select Portfolio Servicing, Inc. ("SPS") was known to be collecting on the wrong loan account, and the loan documents submitted to the court revealed an invalid mortgage was obtained by the originator, BNC Mortgage Inc., which consisted of fraudulent and forged documents and with many other duplicate loan rates terms and dated documents found.
9. After informing the state court that SPS and WFBT were colluding a loan default, the Creditor heard reports on May 15, 2009, of credit default swap contracts or other derivative agreement bets that were placed against borrowers in default, which supports her position of SPS and WFBT manufacturing the default. This would be an agreement that the Creditor was not a party to, but was used for her signature while under duress conditions in order to collect on a bet that she would default on her loan, and in order to collect what has been exposed to be up to 30 times or more of the amount of the original loan amount.
10. WFBT names a trust account which does not appear to be valid, and has used what is now called "Robosigner" Affidavits of employees that have no personal knowledge of what they are signing, for many false summary judgments motions as WFBT still proceeds with its case in state court anyway. If the WFBT trust account is valid, WFBT should have a repurchase or other insurance agreement or should have filed a proof of claim in this court or against whomever it dealt with instead of illegally pursuing the Creditor, which is the

reason the Creditor must file her claims in this court after making all good faith attempts of settling the matter even though kept in the dark.

11. There was an apparent separation of the mortgage and the note in dispute with the mortgage naming Mortgage Electronic Registration System (MERS), as mortgagee solely as BNC's nominee and the note naming BNC as the lender, and thereafter of WFBT's submitting as the original document with "Leh" written on the mortgage, assumed to be Lehman Brothers, and later found this year on the MERS website showing Aurora Bank FSB as the investor of the mortgage. Title between the mortgage and note were bifurcated, thereby rendered the mortgage fatal flaw unenforceable. "The mortgage loan becomes ineffectual when the note holder did not also hold the deed of trust." See Bellistri v. Ocwen Loan Servicing, LLC, 284 S.W.3d 619, 623 (Mo. App. 2009). The U.S. Supreme Court ruled in Carpenter v. Longan, 16 Wall. 271, 83 U.S. 271, 274, 21 L.Ed. 313 (1872), "The note and mortgage are inseparable; the former as essential, the latter as an incident. An assignment of the note carries the mortgage with it, while an assignment of the latter alone is a nullity." See also Restatement (Third) of Property: Mortgages section § 5.4 cmt. e (1997). "Where the mortgagee has 'transferred' only the mortgage, the transaction is a nullity and his 'assignee,' having received no interest in the underlying debt or obligation, has a worthless piece of paper." 4 RICHARD R. POWELL, POWELL ON REAL PROPERTY, § 37.27[2] (2000).
12. All of these issues created a title cloud for the owners, the property and any party seeking to express or claim an interest and left no security instrument due to the separation at its inception and/or through the securitization process.
13. The Creditor contacted BNC about the invalid documents before it filed its petition in this court, and the Creditor is concerned after seeing Transfer Agreements were executed Between BNC Mortgage LLC and Wells Fargo Bank, N.A., as Trustee, etc., with regard to real property.
14. WFBT obtained several Corporate Assignment of Mortgage documents, which were created without authority, executed and filed after the foreclosure action was commenced in the state court. The Kansas Courts issued orders that MERS held no title, issued no credit and acted in no lending capacity...thus rendering all subsequent assignments Void *Ab Initio*.
15. BNC benefited by accepting the Creditors downpayment funds of approximately \$110,000 for two properties loan amounts of \$110,400.00, and the Creditor already paid over \$100,000 toward these loans and the mortgage displays that BNC obtained an insurance Policy for BNC only, and left the Creditor with nonsensical and duplicate documents, while the Debtors and WFBT continue to shield discovery information. WFBT has not produced many requested documents and was seeking a protective order or the appointment of a special master to be present at its deposition. The loan documents shows prima facie conflicts, therefore, whether they were fabricated or obtained by fraud should not be an excuse to withhold discovery both in the state court case or the Debtors bankruptcy case.
16. Therefore, the Creditor requests this court to Order the Debtors to send the Creditor all information regarding the Creditor and properties in order to determine accounting and why there are duplicate closing rates, dates, assignments, notes and many other documents and why the discovery included other loan property information that was already satisfied and why many other entities continue to come out of nowhere.

17. The Creditor saw her claims against Debtors BNC Mortgage LLC and LHBI listed on the Epiq Systems, DebtorMatrix docket as of 11/23/2009, but because her claims were not seen under "Filed Claims and Schedules", she contacted the US Trustee and was told her claims were not on the Court Docket, therefore, with all the confusion, inexperience and the overwhelming complexity of the State and Debtors Bankruptcy cases, the Creditor requests this court to excuse any delay or mistake and order the Debtors to include her claims that were originally seen under the following docket numbers: [Docket 11455] 34380 Debtor: BNC MORTGAGE LLC / 34381 Debtor: LEHMAN BROTHERS HOLDINGS, INC. / 42916 Debtor: LEHMAN BROTHERS DERIVATIVE PRODUCTS INC. / 42915 Debtor: LEHMAN BROTHERS OTC DERIVATIVES INC. / 42914 Debtor: BNC MORTGAGE LLC.
18. In light of all of what has and still is transpiring and all of the massive ongoing official investigations, this Court should overrule the Debtors Objection. The Creditor also requests a telephonic hearing date should the Debtor still object to listing her claim on the Debtors Schedule as any denial on the Debtor(s) part would only be made in bad faith due to the wrongful foreclosure action, fraudulent and counterfeit photocopies of the documents, mixed property documents, selling the documents to multiple investors or thru a securitization note Pool and/or betting on a default, and for withholding the name of the Custodian and other documents requested in order to adequately trace the loan documents from the originator to other subsequent parties or transferees, etc. in order to properly amend the Creditors claims.

WHEREFORE, the Creditor prays this court will enter orders compelling the Debtors to produce all records, overrule the Debtors Objection; and grant such further relief the Court deems just and proper.

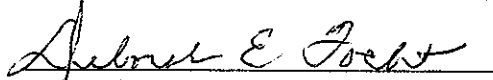
Respectfully Submitted by:



Deborah E. Focht
530 E. Laurel Road
Nokomis, FL 34275
(941) 350-0561

Certificate of Service

Creditor, Deborah E. Focht, hereby, certifies that the Creditor's Objection to Notice of Debtors' Fortieth Omnibus Objection Claims (Late-Filed Claims) and Motion to Compel Production of All Documents and Agreements In Possession of BNC Mortgage LLC, Lehman Brothers Holdings Inc., Etal, have been sent overnight or emailed to the following law firms listed, on this 4, day of November, 2010.



Deborah E. Focht
530 E. Laurel Road
Nokomis, Florida 34275
(941) 350-0561

VIA OVERNIGHT MAIL

United States Bankruptcy Court Southern District of New York
Attn: Chambers of the Honorable James M. Peck
One Bowling Green
New York, NY 10004-1408
Chambers: (212) 668-5632
Courtroom: 601

The Office of the United States Trustee
Attn: Andrew D. Velez-Rivera, Esq.,
Paul Schwartzberg, Esq., Brian Masumoto, Esq.,
Linda Riffkin, Esq., Tracy Hope Davis, Esq.
33 Whitehall Street
21st Floor
New York, NY 10004
Phone: (212) 510-0500
Fax: (212) 668-2255

Weil, Gotshal & Manges LLP,
Attn: Shai Y. Waisman Esq.,
John O'Connor Esq.
767 Fifth Avenue
New York, NY 10153
(Attorneys for Debtors)

Milbank, Tweed, Hadley & McCloy LLP
Attn: Dennis F. Dunne, Esq.,
Dennis O'Donnell, Esq.,
Evan Fleck, Esq.
1 Chase Manhattan Plaza
New York, New York 10005
(Attorneys for official committee of unsecured creditors)

Please note that information stated on or uploaded on this website is being submitted as part of the Proof of Claim form. As such, criminal penalties apply for making a false statement. The penalty for presenting fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

CONTACT

You have successfully signed out of the application.

REGISTER



LOGIN

BACK

DERIVATIVE CLAIM SUMMARY

Name of Debtor

Lehman Brothers Derivative Products Inc. (08-13899)

Please identify the counterparties,
guarantor and/or credit support provider
to the derivative contract.

Bnc Mortgage Inc. and WELLS FARGO BANK, N.A., SUCCESSOR BY MERGER TO WELLS
FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE, IN TRUST FOR
THE HOLDERS OF STRUCTURED ASSET SECURITIES CORPORATION – AMORTIZING
RESIDENTIAL COLLATERAL TRUST MORTGAGE PASS THROUGH CERTIFICATES,
SERIES 2002-BC10

Have you entered into a termination
agreement with the Debtors establishing
the agreed upon amounts due in respect
of derivative contracts?

Selected: No

Have the derivative contracts matured or
been terminated?

Selected: No



BY CHECKING THIS BOX, I AM ELECTRONICALLY SIGNING THIS DOCUMENT. I INTEND THIS ELECTRONIC SIGNATURE TO
CARRY THE SAME FORCE AND EFFECT

Your claim form was successfully filed on 10/19/2009 at 12:37 AM Central. Please print this page as proof of your filing.

Deborah E. Focht
530 E. Laurel Road
Nokomis, FL 34275 UNITED STATES

Name of Debtor Lehman Brothers Holdings Inc. (08-13555)

Please identify the counterparties, guarantor and/or credit support provider to the derivative contract.

Bnc Mortgage Inc. and Wells Fargo Bank, N.A., Successor By Merger To Wells Fargo Bank Minnesota, National Association, As Trustee, In Trust For The Holders Of Structured Assets Securities Corporation – Amortizing Residential Collateral Trust Mortgage Pass Through Certificates, Series 2002-BC10

Have you entered into a termination agreement with the Debtors establishing the agreed upon amounts due in respect of derivative contracts?

Selected: No

Have the derivative contracts matured or been terminated?

Selected: No

contact

For questions related to this web site, please call Epiq Bankruptcy Solutions, LLC ("Epiq") at:

U.S.: 1-866-879-0688

Non-U.S.: 1-503-597-7691

Please note that Epiq is not permitted to give legal advice. Please direct legal inquiries to the following:

Weil, Gotshal & Manges LLP
Lehman Legal Hotline:
Phone: 1-212-310-8040
Email: LehmanTeam@weil.com

CLAIM FORM FILING CONFIRMATION

Your claim form was successfully filed on 10/18/2009 at 10:57 PM Central. Please print this page as proof of your filing.

Deborah E. Focht
530 E. Laurel Road
Nokomis, FL 34275 UNITED STATES

Name of Debtor

Lehman Brothers Derivative Products Inc. (08-13899)

Please identify the counterparties, guarantor and/or credit support provider to the derivative contract.

Bnc Mortgage Inc. and Wells Fargo Bank, N.A., Successor By Merger To Wells Fargo Bank Minnesota, National Association, As Trustee, In Trust For The Holders Of Structured Assets Securities Corporation – Amortizing Residential Collateral Trust Mortgage Pass Through Certificates, Series 2002-BC10

Have you entered into a termination agreement with the Debtors establishing the agreed upon amounts due in respect of derivative contracts?

Selected: No

Have the derivative contracts matured or been terminated?

Selected: No

CLAIM FORM FILING CONFIRMATION

Your claim form was successfully filed on 10/18/2009 at 11:03 PM Central. Please print this page as proof of your filing.

Deborah E. Focht
530 E. Laurel Road
Nokomis, FL 34275 UNITED STATES

Name of Debtor

Lehman Brothers OTC Derivatives Inc. (08-13893)

Please identify the counterparties, guarantor and/or credit support provider to the derivative contract.

Bnc Mortgage Inc. and Wells Fargo Bank, N.A., Successor By Merger To Wells Fargo Bank Minnesota, National Association, As Trustee, In Trust For The Holders Of Structured Assets Securities Corporation – Amortizing Residential Collateral Trust Mortgage Pass Through Certificates, Series 2002-BC10

Have you entered into a termination agreement with the Debtors establishing the agreed upon amounts due in respect of derivative contracts?

Selected: No

Have the derivative contracts matured or been terminated?

Selected: No

----- Original Message -----

From: AmericanReply@comcast.net

To: LehmanTeam@weil.com

Cc: [Atty Diane Harvey](#)

Sent: Tuesday, September 22, 2009 4:48 PM

Subject: To Epiq Bankruptcy Solutions, LLC + Lehman Lehman Team

To: Epiq Bankruptcy Solutions, LLC And the Legal Team

Re: Lehman Brothers Bankruptcy Proof Of Claims

I have attached my proof of claims for the Lehman Brothers bankruptcy proceedings and regarding BNC Mortgage LLC.

I tried to contact Epiq Systems and the Lehman Law Firm and was given many numbers, but none have provided an email or have been able to help me submit my claims and the website for the questionnaire doesn't work either (see below).

As a result, I have sent the Claims out by Overnight Mail, and should there be a problem accepting my proof of claims, please let me know so I can write a letter to the Judge to explain what happened.

Thank You,
Deborah E. Focht
530 E. Laurel Road
Nokomis, FL 34275
(941) 350-0561

[contact](#)

An unexpected error occurred. Sorry for the inconvenience, we'll have a look soon and try to prevent this from happening again.

[Back to Home](#)

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[contact](#)

For questions related to this web site, please call Epiq Bankruptcy Solutions, LLC ("Epiq") at:

U.S.: 1-866-879-0688

Non-U.S.: 1-503-597-7691

Please note that Epiq is not permitted to give legal advice. Please direct legal inquiries to the following:

Weil, Gotshal & Manges LLP
Lehman Legal Hotline:
Phone: 1-212-310-8040
Email: LehmanTeam@weil.com

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757 THIRD AVENUE, NEW YORK, NY 10017
WWW.EPIQSYSTEMS.COM



MAILID *** 0004893516 ***

**** LBH CLMLTR (MERGE2, TXNUM2) 4000090026 ****

FOCHT, DEBORAH E.
530 E. LAUREL ROAD
NOKOMIS, FL 34275

December 02, 2009

ACKNOWLEDGEMENT OF RECEIPT OF PROOF OF CLAIM

This letter serves as acknowledgement that the claim identified below has been recorded by Epiq Bankruptcy Solutions, LLC, the court-approved claims agent, on the claims register in the LEHMAN BROTHERS HOLDINGS INC. case. It is also publically available at the following website address: <http://chapter11.epiqsystems.com/LBH>. To ensure that your claim has been recorded correctly, please review the following information:

Debtor: LEHMAN BROTHERS OTC DERIVATIVES INC.
Case Number: 08-13893
Creditor: FOCHT, DEBORAH E.
Date Received: 10/21/2009
Claim Number: 42915

Please note that nothing in this Acknowledgement should be construed to mean or imply that your claim is being allowed. The Debtor may elect to object to the identified claim on various grounds.

We strongly encourage you to review your submitted proof of claim on our website at the address listed above. To find your imaged claim, click on the "Filed Claims & Schedules" link at the top of the page, type in your claim number in the "Claim #" field, and click "Search."

WHEN REVIEWING YOUR CLAIM, PLEASE BE AWARE OF ANY PERSONALLY IDENTIFIABLE INFORMATION ("PII") SUBMITTED BY YOU. PII can include information used to distinguish or trace an individual's identity, such as their social security number, biometric records, drivers license number, account number, credit or debit card number (including any passwords, access codes or PIN numbers), etc., alone, or when combined with other personal or identifying information which is linked or linkable to a specific individual, such as date and place of birth, mother's maiden name, etc.

The Proof of Claim Form allows for redacted documents. If you identify any PII in your filed claim, please contact us immediately at (646) 282-2400 or via our contact form on our website at <http://www.epiq11.com/contact.aspx> so we may assist you in redacting this information. Please be sure to specify the client/debtor about which you are inquiring.

You may also contact by either of the methods listed above should you have any other questions.

EPIQ BANKRUPTCY SOLUTIONS, LLC

EPIQ SYSTEMS
757 THIRD AVENUE
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NEW YORK, NY 10017

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757 THIRD AVENUE, NEW YORK, NY 10017
WWW.EPIQSYSTEMS.COM



MAILID *** 0004893517 ***

**** LBH CLMLTR (MERGE2,TXNUM2) 4000090029 ****

FOCHT, DEBORAH E.
530 E. LAUREL ROAD
NOKOMIS, FL 34275

December 02, 2009

ACKNOWLEDGEMENT OF RECEIPT OF PROOF OF CLAIM

This letter serves as acknowledgement that the claim identified below has been recorded by Epiq Bankruptcy Solutions, LLC, the court-approved claims agent, on the claims register in the LEHMAN BROTHERS HOLDINGS INC. case. It is also publically available at the following website address: <http://chapter11.epiqsystems.com/LBH>. To ensure that your claim has been recorded correctly, please review the following information:

Debtor: LEHMAN BROTHERS DERIVATIVE PRODUCTS INC.
Case Number: 08-13899
Creditor: FOCHT, DEBORAH E.
Date Received: 10/21/2009
Claim Number: 42916

Please note that nothing in this Acknowledgement should be construed to mean or imply that your claim is being allowed. The Debtor may elect to object to the identified claim on various grounds.

We strongly encourage you to review your submitted proof of claim on our website at the address listed above. To find your imaged claim, click on the "Filed Claims & Schedules" link at the top of the page, type in your claim number in the "Claim #" field, and click "Search."

WHEN REVIEWING YOUR CLAIM, PLEASE BE AWARE OF ANY PERSONALLY IDENTIFIABLE INFORMATION ("PII") SUBMITTED BY YOU. PII can include information used to distinguish or trace an individual's identity, such as their social security number, biometric records, drivers license number, account number, credit or debit card number (including any passwords, acces codes or PIN numbers), etc., alone, or when combined with other personal or identifying information which is linked or linkable to a specific individual, such as date and place of birth, mother's maiden name, etc.

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EPIQ BANKRUPTCY SOLUTIONS, LLC

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WWW.EPIQSYSTEMS.COM



MAILID *** 0004893515 ***

**** LBH CLMLTR (MERGE2, TXNUM2) 4000090018 ****

FOCHT, DEBORAH E.
530 E. LAUREL ROAD
NOKOMIS, FL 34275

December 02, 2009

ACKNOWLEDGEMENT OF RECEIPT OF PROOF OF CLAIM

This letter serves as acknowledgement that the claim identified below has been recorded by Epiq Bankruptcy Solutions, LLC, the court-approved claims agent, on the claims register in the LEHMAN BROTHERS HOLDINGS INC. case. It is also publically available at the following website address: <http://chapter11.epiqsystems.com/LBH>. To ensure that your claim has been recorded correctly, please review the following information:

Debtor: BNC MORTGAGE LLC
Case Number: 09-10137
Creditor: FOCHT, DEBORAH E.
Date Received: 10/21/2009
Claim Number: 42914

Please note that nothing in this Acknowledgement should be construed to mean or imply that your claim is being allowed. The Debtor may elect to object to the identified claim on various grounds.

We strongly encourage you to review your submitted proof of claim on our website at the address listed above. To find your imaged claim, click on the "Filed Claims & Schedules" link at the top of the page, type in your claim number in the "Claim #" field, and click "Search."

WHEN REVIEWING YOUR CLAIM, PLEASE BE AWARE OF ANY PERSONALLY IDENTIFIABLE INFORMATION ("PII") SUBMITTED BY YOU. PII can include information used to distinguish or trace an individual's identity, such as their social security number, biometric records, drivers license number, account number, credit or debit card number (including any passwords, access codes or PIN numbers), etc., alone, or when combined with other personal or identifying information which is linked or linkable to a specific individual, such as date and place of birth, mother's maiden name, etc.

The Proof of Claim Form allows for redacted documents. If you identify any PII in your filed claim, please contact us immediately at (646) 282-2400 or via our contact form on our website at <http://www.epiq11.com/contact.aspx> so we may assist you in redacting this information. Please be sure to specify the client/debtor about which you are inquiring.

You may also contact by either of the methods listed above should you have any other questions.

EPIQ BANKRUPTCY SOLUTIONS, LLC

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NEW YORK, NY 10017

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757 THIRD AVENUE, NEW YORK, NY 10017
WWW.EPIQSYSTEMS.COM



MAILID *** 0004892690 ***

**** LBH CLMLTR (MERGE2, TXNUM2) 4000081288 ****

FOCHT, DEBORAH E
530 E LAUREL ROAD
NOKOMIS, FL 34275

December 02, 2009

ACKNOWLEDGEMENT OF RECEIPT OF PROOF OF CLAIM

This letter serves as acknowledgement that the claim identified below has been recorded by Epiq Bankruptcy Solutions, LLC, the court-approved claims agent, on the claims register in the LEHMAN BROTHERS HOLDINGS INC. case. It is also publically available at the following website address: <http://chapter11.epiqsystems.com/LBH>. To ensure that your claim has been recorded correctly, please review the following information:

Debtor: LEHMAN BROTHERS HOLDINGS, INC.
Case Number: 08-13555
Creditor: FOCHT, DEBORAH E
Date Received: 09/23/2009
Claim Number: 34381

Please note that nothing in this Acknowledgement should be construed to mean or imply that your claim is being allowed. The Debtor may elect to object to the identified claim on various grounds.

We strongly encourage you to review your submitted proof of claim on our website at the address listed above. To find your imaged claim, click on the "Filed Claims & Schedules" link at the top of the page, type in your claim number in the "Claim #" field, and click "Search."

WHEN REVIEWING YOUR CLAIM, PLEASE BE AWARE OF ANY PERSONALLY IDENTIFIABLE INFORMATION ("PII") SUBMITTED BY YOU. PII can include information used to distinguish or trace an individual's identity, such as their social security number, biometric records, drivers license number, account number, credit or debit card number (including any passwords, acces codes or PIN numbers), etc., alone, or when combined with other personal or identifying information which is linked or linkable to a specific individual, such as date and place of birth, mother's maiden name, etc.

The Proof of Claim Form allows for redacted documents. If you identify any PII in your filed claim, please contact us immediately at (646) 282-2400 or via our contact form on our website at <http://www.epiq11.com/contact.aspx> so we may assist you in redacting this information. Please be sure to specify the client/debtor about which you are inquiring.

You may also contact by either of the methods listed above should you have any other questions.

EPIQ BANKRUPTCY SOLUTIONS, LLC

EPIQ SYSTEMS
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NEW YORK, NY 10017

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757 THIRD AVENUE, NEW YORK, NY 10017
WWW.EPIQSYSTEMS.COM



MAILID *** 0004892689 ***

**** LBH CLMLTR (MERGE2,TXNUM2) 4000081286 ****

FOCHT, DEBORAH E
530 E LAUREL ROAD
NOKOMIS, FL 34275

December 02, 2009

ACKNOWLEDGEMENT OF RECEIPT OF PROOF OF CLAIM

This letter serves as acknowledgement that the claim identified below has been recorded by Epiq Bankruptcy Solutions, LLC, the court-approved claims agent, on the claims register in the LEHMAN BROTHERS HOLDINGS INC. case. It is also publically available at the following website address: <http://chapter11.epiqsystems.com/LBH>. To ensure that your claim has been recorded correctly, please review the following information:

Debtor: BNC MORTGAGE LLC
Case Number: 09-10137
Creditor: FOCHT, DEBORAH E
Date Received: 09/23/2009
Claim Number: 34380

Please note that nothing in this Acknowledgement should be construed to mean or imply that your claim is being allowed. The Debtor may elect to object to the identified claim on various grounds.

We strongly encourage you to review your submitted proof of claim on our website at the address listed above. To find your imaged claim, click on the "Filed Claims & Schedules" link at the top of the page, type in your claim number in the "Claim #" field, and click "Search."

WHEN REVIEWING YOUR CLAIM, PLEASE BE AWARE OF ANY PERSONALLY IDENTIFIABLE INFORMATION ("PII") SUBMITTED BY YOU. PII can include information used to distinguish or trace an individual's identity, such as their social security number, biometric records, drivers license number, account number, credit or debit card number (including any passwords, acces codes or PIN numbers), etc., alone, or when combined with other personal or identifying information which is linked or linkable to a specific individual, such as date and place of birth, mother's maiden name, etc.

The Proof of Claim Form allows for redacted documents. If you identify any PII in your filed claim, please contact us immediately at (646) 282-2400 or via our contact form on our website at <http://www.epiq11.com/contact.aspx> so we may assist you in redacting this information. Please be sure to specify the client/debtor about which you are inquiring.

You may also contact by either of the methods listed above should you have any other questions.

EPIQ BANKRUPTCY SOLUTIONS, LLC